

Meet the Oxford Liberty Network.

Our Oxford¹ Liberty Network is our more focused network for Connecticut employers, featuring network tiering to provide a better balance between costs and employee satisfaction. And now, all Oxford plans include 24/7 doctor video chats, virtual weight loss and wellness coaching and access to personal benefit advocates to help connect your employees to care. Wherever, whenever.

Access to doctors, pharmacies and hospitals nearby.

- The Oxford Liberty Network provides access across the tri-state region (Connecticut, New York, New Jersey) with over 109,000 providers.²
 - Connecticut physicians: 20,621
 - New York physicians: 58,333
 - New Jersey physicians: 30,065
- Convenient access to approximately 50,000 retail pharmacies nationwide, including mass merchants and supermarkets.
 - Examples of network pharmacies include Walgreens®, Costco, Rite Aid, Stop & Shop and Walmart®.
 - Prescriptions cannot be filled at CVS® or many non-chain pharmacies.

Oxford Liberty Network numbers by county.²

County	Primary Care Physicians	Specialists
Fairfield	1,436	3,507
Hartford	1,309	5,072
Litchfield	127	504
Middlesex	185	573
New Haven	1,503	4,575
New London	258	998
Tolland	113	357
Windham	102	295

Access to many acute care facilities in the Oxford service area counties.²



continued

How to find an Oxford Liberty Network provider.

Search with or without an Oxford username and password.

Doctor or hospital:

1. Go to myuhc.com®.
2. Click on the **Find a Provider** link within the Find a Doctor section.
3. On the next page, click the **Medical Directory** link, then **All UnitedHealthcare Plans**, then **Oxford Health Plans**, then **Liberty**.
4. Enter additional criteria and click **Search**.

Pharmacy:

1. Go to myuhc.com.
2. Once logged in click on **Find a Pharmacy**.
3. Enter search criteria (e.g., pharmacy name or ZIP code).
4. Confirm network participation of pharmacy if Standard Select Pharmacy is listed.



Lower-cost options.

- Some of the lowest-priced Oxford plans available in Connecticut.
- Network-only (HMO) coverage plans.
- Referral plan designs
- Health savings accounts (HSAs).
- A range of deductible and coinsurance amounts, including \$0 copays for primary care physician (PCP) and telemedicine visits.³
- Tiered network benefits.
- Dual option offering, letting your employees choose what works best for them and their families.
- Up to \$400 per year reimbursement through our Sweat Equity® fitness reimbursement program.⁴

Products available with the Connecticut Oxford Liberty Network.

HMO	HMO HSA
<ul style="list-style-type: none">• These HMO plans provide access to network care within the Oxford Liberty Network.• Members select a participating PCP.• A PCP referral is required for specialist visits.	<ul style="list-style-type: none">• Our HMO HSA plans function in the same manner as our HMO plans, but are paired with an HSA for employees to use for eligible medical and pharmacy expenses.• These HMO plans provide access to network care within the Oxford Liberty Network.• Members select a participating PCP.• A PCP referral is required for specialist visits.

Tiered Benefit Solutions designed to help lower costs.

We have redesigned all of our Oxford Connecticut Liberty Network plans to include a tiered network structure when seeking care from primary care physicians (PCPs) and specialists.⁵

While members can choose from any provider in the Liberty Network, seeking care from high-value Tier 1 physicians will result in lower out-of-pocket costs.

Members are required to choose a PCP. This PCP can help coordinate care and refer members to a specialist, when needed. Members may select a PCP from our Tier 1 network.



Members simply need to log in to myuhc.com and look for a provider with a Tier 1 symbol.

Learn more.

Contact your broker or UnitedHealthcare representative for additional information.

¹ Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.

² Network Report, December 2019. This data represents all participating (network) providers except ancillary providers (i.e., laboratories, radiology centers, urgent care centers, hospitals, etc.). Dental, behavioral health practitioners, complementary and alternative medicine providers are included. Providers who are board certified in more than one specialty, and/or practice at more than one location, are counted only once and at only one location. National network access not available with the Oxford Connecticut Liberty Network.

³ Does not apply to Oxford Connecticut Liberty HMO HSA plans.

⁴ Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner/dependent down to age 13) or the actual amount of the qualifying fitness costs of 50 visits per six-month period, but the reimbursement may vary by plan. Subscribers should refer to their benefits documents or check with their benefits administrator to find out how much they may be reimbursed. Subscribers should also consult with an appropriate tax professional to determine if there are any tax obligations from receiving reimbursement under this program.

⁵ Effective January 1, 2021.

Tier 1 providers may be subject to change. Visit myuhc.com® for the most current information or call the number on your health plan ID card.

The Oxford plan with a health savings account (HSA) is a high-deductible health plan that is designed to comply with IRS requirements. Eligible enrollees may open an HSA with a bank of their choice or through Optum Bank, member FDIC. The HSA refers only and specifically to the HSA that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP. This communication is not intended as legal or tax advice. It is meant for general informational purposes only. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

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